

## **Claims**

1. the use of this model is composed of some possible stages:

The Application stage – a customer turns to the issuing company through the telephone, the internet or in another way and asks for a virtual “card/bill” with a certain amount of money.

The issuing stage – issuing a card to a customer by the issuing company. It is recommended that in this stage the customer’s details like account bank number, credit card number, name and identifying details will be taken, but this is up to the issuing company’s consideration (the customer can pay for the card also in cash, by credit card, by bank deposit, or in any other way that the issuing company will allow).

The issuing process is involved with giving a card number and the identifying code (or codes to the different purchases) of the new card to the customer (if a “changing code” is issued, then it will also be delivered at this stage). Parallel to this, the system is updated with the existence of the new card, it’s number, its identifying codes, its amount of money, its “changing code”, its issuing date and some other details according to the need. It is also possible to relate/connect in the computerized system, the customer’s details with the card details.

The issuing stage can be carried out in an automatic way through the issuing company’s internet site in which customers will be able to purchase cards and receive in a short time through the email, fax, telephone, modem fax, mail, through the company’s site or in any other way, the new card’ details.

Request for performing a purchase – the customer/card owner performs a purchase by delivering the card number and an identifying code to the body of which he purchases the specific product from. The purchase can be in the full card money value or in a smaller amount, and in this case the card could be used for a number of purchases, and everything is according to the customer’s needs. If a purchase included the maximum amount of money left in the card, the card will be canceled automatically after the purchase is performed and the customer can purchase a new card.

Verifying the card details – the seller will deliver the combination of numbers (card number and identifying code) to the issuing company and also the purchase’s details for approval of the purchase.

If the combination of numbers is verified and the card holds a sufficient amount of money for the purchase, the issuing company will authorize the purchase.

Paying to the seller stage – immediately after authorizing the purchase or in a latter time, according to the agreements with the issuing company, the money will be delivered to the seller.

**2.** A model as described in claim 1, but with the stress that in order to protect the card, the issuing company will issue instead of a constant identifying code or in addition to it, an identifying code changing for each purchase made with the card. The identifying code for a specific purchase will include about 3 to 4 digits. The company will send the customer in the issuing process the card number, and a list of identifying codes (and a “changing code” if issued), as the first code fits for the first purchase, the second code fits the second purchase and so on.

For example, for a card of 100 dollars with the number 38461954, for purchase number 1 the card owner will be asked to attach also the code 273, for purchase number 2 the code 735 and so on. It is also possible to give the option in which the card owner can determine in advance the number of purchases for his/her card.

**3.** A model as described in claim 2, wherein the customer will add the identifying code to the card number in it's beginning or it's end (according to the issuing company's directions).

**4.** A model as described in claim 2, wherein the company will be able to send the customer during the issuing only some of the identifying codes, or to send him/her a new code after each purchase.

**5.** A model as described in claim 2, wherein the first digit in the identifying code will be respective to the purchases serial number in the card.

**6.** A mode as described in claim 1 or 2, wherein the cards issued are standards with only fixed amounts of money like 50 dollar bills, 100 shekels, 1000 dollars and so on, but without the option for the customer to individually determine the card's amount of money.

**7.** A model as described in claim 1 or 2, wherein charging the money for the card, by the issuing company from the customer who bought it, can be done in the following ways:

- A. The issuing company will charge the money for the card immediately after it's issuing.
- B. The issuing company will charge the money for each purchase after its executed (this option requires saving details like the customer's bank account number or credit card etc).
- C. the issuing company will charge the money for purchases made in the card in certain agreed upon dates or times.
- D. If the issuing company is a credit company like visa, it is possible that the charges will be made in a similar way to the company's regular charges, or the company can set a special charging method for these charges.
- E. In any other way or time which will appear in the agreement with the customer who bought the card.

**8.** A model as described in claim 1, wherein technically the money charging can be made: through the customer's bank account, by a purchase through regular credit card, by paying in cash or by any other way acceptable by the issuing company and by the customer.

**9.** A model as described in claim 1 (or 2), but it is stressed that in addition to the card number and the identifying code, the card will also have another code/password – “changing code” (this option was also mentioned in the description of the invention). The purpose of this code is to enable secured money transfer between people and it can have also other uses. This code is not used for purchasing, and it is known only to the card owner and the issuing company. A person with this code can ask the issuing company to change the card details, like changing the identifying code or codes, the “changing code”, the name connected to the card (if exists) and more. In this way, if person A wants to transfer 100 dollars to person B he can give him: the card number, an identifying code (this is up to the issuing company), the changing code, and/or other details. Person B can now ask the issuing company to change the identifying code, the “changing code”, the card number and/or other details of the card, and by doing this will prevent from person A the possibility to use the card again. On the other hand in a regular condition when person A wants to make a regular purchase he will pass to the seller only the card number and the respective identifying code and not the changing code, and this will prevent the seller from changing the card details.

**10.** A model as described in claim 9, wherein person B (the person who got the card with the changing code), will be able to get the money which exists in the card from the company after presenting the card's details -

This will be done by transferring the money to his account or in another way.

**11.** A model as described in claim 1 (or 2) while it is possible that the company will issue an amount of cards in advance, and the card's details will be written on a note, placed in a secured envelope on which the card's amount of money will be written. The cards will be sold in stores for money. (It is clear that instead of notes and envelopes other sorts of existing methods that fit to this purpose can be used, for example scratch cards can be used in the following way: The amount of money can be written on the card and after buying the card and scratching it, it's full details will be shown).

**12.** A model as described in claim 1 (or 2), wherein other identifying properties of the card's details will be its issuing date and/or an expiry date (the card can be limited by it's expiry date).

**13.** A model as described in claim 1, but it is stressed that another property of the card's identifying details will be the name of the card's owner and/or his/her personal details like Id number, address, telephone number etc.

**14.** A model as described in claim 1, wherein in order to protect the card, instead of a regular identifying code or in addition to it, at the time of the issuing the company will also issue an identifying code which is changing every certain time period. This identifying code can also be a part of the card's number. For example, to a card of 100 dollars with the number 12345678 in week number 1 the card owner will be asked to add the digits 273, in week number 2, the digits 735 etc. it is possible to give the option in which the card owner can determine in advance the number of purchases for his/her card or an expiry date.

The issuing company can deliver to the customer all the identifying codes in advance when issuing the card, or to send him/her every certain time period a new identifying code.

**15.** A model as described in claim 1 or 2, wherein in the issuing process the issuing company will send to the customer a form on which will be indicated the amount of money in the card, the card number, and a list of the identifying codes in the correct order, so that the customer will be able to write on this form the issue of every purchase, the amount of money of every purchase, and the balance of the card after executing of the purchase.

**16.** A model as described in claim 1 or 2, wherein the customer can get details on the card and the purchases performed in it through the internet – through the company's site or in another way. The customer can also change the card's details with the help of the changing code through the internet.

**17.** A model as described in claim 1 or 2, when in order to secure the card even more, the issuing company will send the card's number and it's codes separately or in different ways, for example: the card number will be sent by fax, while the other identifying codes will be delivered through the company's site, in Email, in telephone or in another way.

**18.** A model as described in claim 1, wherein the issuing company keeps details of the customer's account number or credit card number and relates/connects between these details and the card that the customer bought. The company can also decide not to relate between these details, and it can also issue the card without knowing these details, except in the case that these details are required for paying for the card.

**19.** A model as described in claim 1, wherein the customer who bought the card can ask the company to issue the card on different person's name.

**20.** A model as described in claim 1, but according to this model the customer will stay with the same card after the money in it is spent, but the identifying code will be changed, or in an inverse way, meaning the customer stays with the same identifying code number, and will replace only the card number.

**21.** A model as described in claim 1, wherein the identity of the card will be defined in a different way like: one number, two numbers or more, and/or a combination of letters (like password).

**22.** A model as described in claim 1, but according to this model the card/bill is not for one time use, but can be "loaded/charged", meaning, after the customer finished using the card he/she can ask to load/add to the card another amount of money. In this case at the time of loading the card, it's identifying code or codes can be replaced.

**23.** A model as described in claim 1 more similar to a regular credit card with some differences: it is different then a regular credit card in that it is

a virtual card with a limited amount of money. According to this model the credit card company or the issuing company will provide to the customer a card number which looks like a number of a regular physical credit card. All the methods of working with this card will be the same as done with a regular credit card, only the purchases will be authorized up to the maximum amount of money in the card. In this method there is no obligation for an identifying code, and the card is personal like every credit card and is registered for a specific person. At the purchase time the customer will deliver the card's details as if it was a regular credit card with all the details needed for purchasing with a regular credit card. When the money in the card is finished, it turns worthless. Also in this way, at the time of delivering the card's details the customer endangers only the amount of money left in the card.

Purchasing the card by the customer will be done in a similar way described in claim 1: the customer calls/connects the company and asks it to issue a card for him/her with a certain amount of money. The money for the card can be paid in any way (by a regular credit card, cash, bank delivery or in any way acceptable by the sides). When the customer decides to purchase a product or a service he/she delivers to the seller the same details he/she would deliver when using a regular credit card, like the card number, the customer's name, the card's expiry date, id, etc.

The seller/business owner does not have to know that a virtual card is used, and as far as he/she is concerned it is a credit card, and the procedure of executing the purchase and it's authorization is similar to what is done with a regular credit card.

Also in this model it is possible to do all the actions like issuing a card, and carrying out detail queries about the card through the internet, the telephone or in other simple and fast way.

**24.** A model as described in claim 1, 2 or 12, but without the limit of an amount of money. In this case the card can be limited with the number of purchases (or not limited at all).

**25.** A model as described in claim 1, wherein the card is physical, meaning a card is actually issued, and on it, it is possible that it's details will be listed (card number and/or the other additional codes/details).

**26.** A model as described in claim 1, when the card issued is also magnetic/electronic like a regular credit card (with the properties described in the model).

27. A model as described in claim 1 or 9, but without the use of an identifying code. Another code can be used as the “**changing code**” with which it is possible to make changes in the card details.

28. A model as described in claim 2 wherein person A can pass person B a card number and an identifying code for a specific purchase and also inform the issuing company about the amount of money agreed for the purchase. Person B who got the details can present the company with the amount of money, the card number, and the identifying code for the purchase and ask for the money. If the details are verified and there is enough money in the card, the company will deliver the money to person B, by a bank delivery, or in another way. In this way the card owner can deliver to another person a partial amount of money from the card.

29. A model as described in claim 1 (or claim 2) – when the money in the card is finished, or when it expires (if it has an expiry date), a new card will be issued to the customer according to his request. This card will have the same number as the first card with an additional digit which presents the serial number of the card in the same year to the same customer, and to this number will be added the list of the new identifying code/codes.

### summary of the invention

The invention relates to a new model of commerce with the use of a virtual card/bill of money. The card which contains a limited amount of money can be used by the customer for purchases through a computer network like the internet, through the telephone, in the selling place itself etc. This card/bill is issued for the customer by an issuing company (it is possible that this company will be a credit card company like visa) for an amount of money. The customer can buy the card from the issuing company through the telephone, the internet, or even in stores by using his/her credit card, or cash or in any other regular way. The "card" is actually a combination of numbers (a card number, and an identifying code which could also be changed from purchase to purchase, or every certain time period) and a customer with this combination of numbers can pass them on to the seller of the product and make a purchase.

The seller will ask the issuing company to authorize the purchase for the combination of numbers he/she has got, and the issuing company will authorize it up to the amount of money left in the card. An attempt to make a purchase with a higher amount of money then the amount left in the card will fail, meaning the issuing company will not authorize the purchase. After the money in the card is finished, the card becomes worthless and the customer can buy a new card. If a small amount of money is left in the card, the customer can ask to pass it to a new card, or to get his/hers money back, for example by a bank deposit to his/her bank account. If the customer suspects that his/her card number was stolen he/she can change the card number, or add the money to a new card, or cancel the card and ask for his/her money back. At the worst case the customer can only loose the money exists in the card, and this is also the maximum that the thief can benefit.

The card/bill is like a regular money bill that can change hands between people etc – if person A wants to deliver to person B 100 dollars, all he/she has to do is buy a card of this kind and give person B the card number. Person B can use the card or exchange the card for money. Also to insure that person A will not be able to use that card after he/she delivered it, he/she will pass to person B the "**changing code**" and person B can change the card details like identifying number, changing code and/or other details.

Even though the invention was written in a certain way, it is clear that it relates to an idea, which can be performed actually in more then one specific way. Therefore the invention should be interpreted in the spirit of the idea even if specific possibilities were not explicitly written.